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January 26, 2021

Via ECF Filing

Honorable Ashely M. Chan, USBJ
Eastern District of Pennsylvania
Philadelphia, PA

Re: Heather and Gregory Moore Chapter 13 Bankruptcy
Case Number 20-12881-AMC
Motion hearing date: February 10, 2021 at 11:00 a.m.

Supplemental submission to response in opposition to Motion to dismiss PPFN

Dear Judge Chan:

Please accept this supplemental submission to that which was filed yesterday by Secured Creditor, First Guaranty Mortgage Corporation, ("FG") in response to the motion filed by the Chapter 13 Trustee to expunge FG's Notice of post-petition mortgage fees, expenses and charges ("PPFN") and impose sanctions on it for filing same.

Attached hereto as **Exhibit A** is a Broker's Price Opinion ("BPO") which estimates the value of FG's collateral at approximately \$275,000.00. FG's total claim at the time this case was filed was \$180,347.22. Thus, FG contends that in addition to the fees and costs sought in its PPFN being reasonable and allowable under its loan documents and 11 U.S.C. §1322(e) because it is over secured the charges at issue should be reimbursable to it under 11 U.S.C. §506(b). *See; also United Sav. Ass'n of Texas v. Timbers of Inwood Forest Assocs.*, 484 U.S. 365 (1988); *United States v. Ron Pair Enters.*, 489 U.S. 235 (1989).

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WHEREFORE, FG respectfully requests that the Chapter 13 Trustee's motion be denied and that its PPFN be allowed as filed and paid by the Trustee in normal course in accordance with 11 *U.S.C.* §1322(e) and/or 11 *U.S.C.* §506(b).

Respectfully submitted,
Romano Garubo & Argentieri

/s/EMMANUEL J. ARGENTIERI
EMMANUEL J. ARGENTIERI

Date: 1/26/2021

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